

Information to identify the case:

Debtor 1	<u>Dolores May</u>	Social Security number or ITIN	xxx-xx-8414
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20648-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dolores May
aka Gladys Dolores May, aka Dolores G. May, aka
Delores May

7/20/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Dolores May
DebtorCase No. 15-20648-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas
Form ID: 3180WPage 1 of 2
Total Noticed: 33

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db +Dolores May, 341 McKee Road, North Versailles, PA 15137-2405
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14002469 Amerifirst Home Improvement Finance Co., c/o Alison B. Weinroth-Shaw, Esquire,
 Land Title Building, Suite 2226, Broad and Chestnut Streets, Philadelphia, PA 19110
 14002478 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 14002479 +Nationstar Mortgage LLC, c/o Jennifer L. Frechie, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14068060 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14002482 +Transworld Systems Inc., 5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126
 15147581 U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609
 14002483 UPMC McKeesport, P.O. Box 382059, Pittsburgh, PA 15250-8059
 14002484 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:09 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14002468 E-mail/Text: bnc@trustamerifirst.com Jul 21 2020 05:11:55
 Amerifirst Home Improvement Finance Co., 4405 South 96th Street, Omaha, NE 68127
 14002470 +EDI: CBS7AVE Jul 21 2020 08:43:00 Ashro, 3650 Milwaukee Street, Madison, WI 53714-2304
 14045018 +EDI: CBS7AVE Jul 21 2020 08:43:00 Ashro Lifestyle, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14002471 EDI: WFNBN.COM Jul 21 2020 08:43:00 Brylane Home/Comenity Bank, Bankruptcy Department,
 P.O. Box 182125, Columbus, OH 43218-2125
 14002472 EDI: IRS.COM Jul 21 2020 08:43:00 Department of the Treasury, Internal Revenue Service,
 Andover, MA 01810-9041
 14068861 +E-mail/Text: kborkley@bernsteinlaw.com Jul 21 2020 05:12:58 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14022909 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 21 2020 05:12:27
 Fire Department of N. Versailles, c/o Collection Service Center, 839 5th Avenue,
 New Kensington, PA 15068-6303
 14045023 +EDI: CBS7AVE Jul 21 2020 08:43:00 Ginny's, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14002475 EDI: CBS7AVE Jul 21 2020 08:43:00 Midnight Velvet, 1112 7th Avenue,
 Monroe, WI 53566-1364
 14045021 +EDI: CBS7AVE Jul 21 2020 08:43:00 Midnight Velvet, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14045019 +EDI: CBS7AVE Jul 21 2020 08:43:00 Montgomery Ward, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14002476 +EDI: CBS7AVE Jul 21 2020 08:43:00 Montgomery Ward, 3650 Milwaukee Street,
 Madison, WI 53714-2304
 14002480 E-mail/Text: blegal@phfa.org Jul 21 2020 05:12:26 Pennsylvania Housing Finance Agency-HEMA,
 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
 14057318 EDI: Q3G.COM Jul 21 2020 08:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14002481 EDI: CBS7AVE Jul 21 2020 08:43:00 Seventh Avenue, 1112 7th Avenue,
 Monroe, WI 53566-1364
 14045022 +EDI: CBS7AVE Jul 21 2020 08:43:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14022910 +EDI: RMSC.COM Jul 21 2020 08:43:00 Synchrony Bank/JC Penney, PO Box 965007,
 Orlando, FL 32896-5007
 14022911 +EDI: RMSC.COM Jul 21 2020 08:43:00 Synchrony Bank/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 14022912 +EDI: VERIZONCOMB.COM Jul 21 2020 08:43:00 Verizon, 500 Technology Drive, Suite 300,
 Weldon Spring, MO 63304-2225
 14022913 +EDI: BLUESTEM Jul 21 2020 08:43:00 WEBBANK/Fingerhut, 6250 Ridgewood Drive,
 Saint Cloud, MN 56303-0820

TOTAL: 22

District/off: 0315-2

User: dpas
Form ID: 3180W

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jul 20, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Nationstar Mortgage LLC
cr U.S. Bank Trust National Association Et al.
cr* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933
(address filed with court: AmeriFirst Home Improvement Finance, 4405 South 96th Street,
Omaha, NE 68127)
cr* U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609
14002473* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 37004,
Hartford, CT 06176-0004)
14002474* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14016252* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
14002477 ###Nations Recovery Center, Inc./Jefferson, 6491 Peachtree Industrial Blvd.,
Atlanta, GA 30360-2100

TOTALS: 3, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 20, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkggroup@kmlawgroup.com
Jeffrey J. Sikirica on behalf of Debtor Dolores May SikiricaLaw@zoominternet.net,
TrusteeSikirica@zoominternet.net
Jeffrey J. Sikirica on behalf of Plaintiff Dolores May SikiricaLaw@zoominternet.net,
TrusteeSikirica@zoominternet.net
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
Thomas Song on behalf of Creditor U.S. Bank Trust National Association Et al. pawb@fedphe.com
TOTAL: 11